

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 17-18268-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Juan Espinosa
219 Maine Avenue
Cherry Hill, NJ 08002

Social Security No.:
xxx-xx-1097

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: August 12, 2019

JAN: jpl

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Juan Espinosa
 Debtor

Case No. 17-18268-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: cscnodsc

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 Total Noticed: 24

Date Rcvd: Aug 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2019.

db
 516783714 +Juan Espinosa, 219 Maine Avenue, Cherry Hill, NJ 08002-3015
 516783715 +Caliber Home Loans, PO Box 619063, Dallas, TX 75261-9063
 516783719 +Capital Collection Ser, 20 E Taunton Rd # Bilg50, Berlin, NJ 08009-2603
 517772889 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517772890 +Citibank, N.A., Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
 516783720 +Citibank, N.A., Fay Servicing, LLC 75006-3357
 516783722 +Convergent Healthcare Recovery, 121 Ne Jefferson St, Suite 100, Peoria, IL 61602-1229
 517382808 +Debt Recovery Solution, Attention: Bankruptcy, 6800 Jericho Turnpike Ste 113e, Syosset, NY 11791-4401
 516783723 East Coast Warwick Terrace, Rosemary Spohn Esquire, 2 South Avenue West W411, Cranford, NJ 07016-2674
 516783732 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 516783733 +Penn Credit, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
 517021473 +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239
 517988949 +U.S. BANK TRUST, N.A., as TRUSTEE FOR LSF9 MASTER, CALIBER HOME LOANS INC, 13801WIRELESS WAY, OKLAHOMA CITY OK 73134-2500
 517998776 U.S. Bank Trust National Association, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
 517024013 +U.S. Bank Trust National Association, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 +U.S. Bank Trust,N.A., as Trustee for LSF9 Master, PO BOX 24330, OKLAHOMA CITY OK 73124-0330

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg
 E-mail/Text: usanj.njbankr@usdoj.gov Aug 12 2019 23:44:54 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg
 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 12 2019 23:44:52 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517017712 E-mail/PDF: resurgentbknofications@resurgent.com Aug 12 2019 23:48:19
 Ashley Funding Services, LLC its successors and, assigns as assignee of Syndicated, Office Systems, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517351337 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Aug 12 2019 23:45:41 CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2500
 516783717 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 12 2019 23:48:11 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517021948 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 13 2019 00:22:41
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
 517177199 +E-mail/Text: bankruptcy@pseg.com Aug 12 2019 23:44:00 PSEG, Attn: Bankruptcy, PO Box 490, Cranford, NJ 07016-0490
 516783736 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Aug 12 2019 23:43:55
 Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517350486 CALIBER HOME LOANS, INC.,
 516783716* +Capital Collection Ser, 20 E Taunton Rd # Bilg50, Berlin, NJ 08009-2603
 516783718* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 516783721* +Convergent Healthcare Recovery, 121 Ne Jefferson St, Suite 100, Peoria, IL 61602-1229
 516783724* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 516783725* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 516783726* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 516783727* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 516783728* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 516783729* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 516783730* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 516783731* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 518269587* +Juan Espinosa, 219 Maine Avenue, Cherry Hill, NJ 08002-3015
 516783734* +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239
 516783735* +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239
 517988950* U.S. Bank Trust National Association, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
 516783713 ##+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

TOTALS: 1, * 15, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: cscnodsc

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Total Noticed: 24

Date Rcvd: Aug 12, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2019 at the address(es) listed below:

Brad J. Sadek on behalf of Debtor Juan Espinosa brad@sadeklaw.com, bradsadek@gmail.com
Denise E. Carlon on behalf of Creditor U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-C dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-C kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
R. A. Lebron on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT bankruptcy@feinsuch.com
Sindi Mncina on behalf of Creditor U.S. Bank Trust National Association smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8